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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA

In re: ENRIQUE GALVEZ, Debtors.	Case No. 09-12974-AJ13 APPLICATION TO MODIFY CONFIRMED CHAPTER 13 PLAN Ctrm: 99 South E Street, Santa Rosa, CA

The Debtor respectfully requests the Court modify confirmed Chapter 13 Plan as follows:

XX 1. The monthly Plan payments of $592.87 shall be:

_XX_ Suspended for the months of July 2013 and earlier if not paid ;

XX____ Increased to $866.00 commencing month of August 2013;

_______ Decreased to $______________________________;

_XX___ Other: Lump sum of $6000 to be paid by end of September 2013 and a second lump sum of $10,000 to be paid by end of December 2013 in addition to on-going monthly plan payments of $866 per month commencing with the month of August 2013 ;

_X_2. The secured claims shall be modified as follows:

_XX____ The secured claims of the following creditors shall be added as follows:

CREDITOR'S COLLATERAL PMT/MONTH INT RATE

NAME	VALUE	(if fixed)	(if applicable)
Wells Fargo Bank	341,000	1453.73	6.30%

Debtor shall make the monthly post petition on-going payment directly to Wells Fargo each month commencing with the month of August, 2013 and continuing thereafter. However, there is a post-petition arrears outstanding to Wells Fargo Bank which shall be paid through the plan, in the amount of $21, 798.57 plus accrued interest and late penalties.

3. Change the estimated percentage paid to UNSECURED creditor(s) from 0.01 % on the confirmed Base Plan to 99% under the modified plan.

4. Base Plan Changes:
__XX Plan Base amount increased/decreased to ____$48,951.40____________________;
_____ Plan term increased/decreased to _________________ months.

XX 5. Other modifications:

5.1 Debtor's counsel will apply separately for additional attorneys fees to be paid through the plan in the amount of $2500.00, and for a regurgitation of monies paid out of plan to Debtor's prior counsel;

XX 6. Reason(s) for the requested modification(s): Debtor received a post confirmation loan modification from Wells Fargo Bank which consumed all pre- or post petition arrears that existed at the time of the loan mod (8/26/11) on his home mortgage. However, due to problems relating to an unauthorized auto-payment and the effect it had on Debtor's timely payments, the mortgage fell into arrears post-petition after the loan modification. This modified plan is intended to cure the post-petition arrears.

The confirmed plan provided for payment of a pre-petition arrears with 0.01% to the unsecured creditors. Over the course of the last thirty (30) or so months of the plan, the unsecureds have been paid more than 90% of their claims, a windfall not anticipated at the time the First Amended Plan was confirmed. This modified plan intends to stop further payments to the unsecured creditors in favor of payments to Wells Fargo. As the unsecureds have already received much more than promised in the confirmed plan, the modification does not reduce what they would receive under the earlier confirmed plan.

XX 7. The Chapter 13 Plan, as modified, would be completed within (60) months from commencement of the case. The debtor(s) respectfully requests the court enter an order granting the requested modifications as set forth above.

Dated: 07/29/13 By: ___/s/ Enrique Galvez___________________
Debtor/Applicant

Dated: By:____
Joint Debtor/Applicant